

IN THE CLAIMS

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

Claim 1 (currently amended): A computing system for facilitating management of user identities comprising:

a registration component configured to facilitate gathering information from users and establishing a relationship between a user and an identity;

an ownership component configured to facilitate verification of [[the]] ownership of an account and to facilitate relating said ownership to said identity;

an audit component configured to periodically facilitate monitoring said account and said identity to verify [[the]] integrity of the relationship, including determining a usage history of said identity based on at least one transaction deemed a successful or unsuccessful confirmation of the relationship between said identity and an account; and

a servicing component configured to facilitate maintaining and modifying information relating to said identity.

Claim 2 (original): The computing system of claim 1 wherein:

said servicing component is further configured to be operated by users.

Claim 3 (original): The computing system of claim 1 wherein:

said servicing component is further configured to be operated by one or more customer service representatives.

Claim 4 (currently amended): The computing system of claim 1 wherein; said ownership component is further configured to facilitate confirming the ownership of a user id.

Claim 5 (currently amended): The computing system of claim 4 wherein said ownership component is further configured for:
analyzing ownership data; and
generating questions to be asked of a user to verify the identity of said user.

Claim 6 (currently amended): The computing system of claim 5 further configured for facilitating:
assigning a positive weight for a successful correct answer by an account associated with said identity;
assigning a negative weight for an unsuccessful incorrect answer by an account associated with said identity; and
aggregating said positive and negative weights to determine [[the]] a likelihood that a claimed identity is the owner of said account.

Claim 7 (currently amended): The computing system of claim 1 wherein;

said ownership component is further configured to facilitate confirming the ownership of an account.

Claim 8 (currently amended): The computing system of claim 7 wherein
said ownership component is further configured to facilitate:
analyzing ownership data; and
generating questions to be asked of a user to verify the identity of said user.

Claim 9 (currently amended): The computing system of claim 8 further configured to facilitate:

assigning a positive weight for a sueeessful correct answer by an identity associated with said account;
assigning a negative weight for an unsucessful incorrect answer by an identity associated with said account; and
aggregating said positive and negative weights to determine [[the]] a likelihood that a claimed identity is the owner of said account.

Claim 10 (original): The computing system of claim 1 wherein:
said audit component is configured to facilitate periodic confirmation of ownership information from said user.

Claim 11 (original): The computing system of claim 1 wherein said audit component is configured to facilitate periodic confirmation of identity information.

Claim 12 (original): The computing system of claim 1 wherein said information from said users comprises biometric information.

Claim 13 (currently amended): A method for facilitating the maintenance of relationships between a user identity and an account related to said user identity comprising:

assigning a positive weight for a transaction that is deemed a successful confirmation of the relationships between said user identity [[with]] and said account;

assigning a negative weight for a transaction that is deemed an unsuccessful confirmation of the relationships between said user identity [[with]] and said account; and

aggregating said positive and negative weights to determine [[the]] a usage history of a user identity.